

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
NOVEMBER 30, 2007, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>APPLICATION TO EXERCISE TRUST POWERS</u>		
8-23-07	Cornerstone Bank, Enderlin, to exercise limited corporate trust powers	Approved by State Banking Board 11-8-07
<u>RELOCATE INTERSTATE BRANCH</u>		
11-5-07	State Bank & Trust, Fargo, to relocate interstate branch at 1121 Broadway Street to 1001 Broadway Street, Alexandria, MN	Approved by Commissioner 11-6-07
<u>RELOCATE FACILITY</u>		
10-30-07	Bank Forward, Hannaford, to relocate facility at 4200 James Ray Drive, Suite 175, to 1301 Ralph Engelstad Drive, Grand Forks	Approved by Commissioner 11-6-07; effective 11-23-07
	The Farmers State Bank of Crosby, Crosby, facility relocated from 202 Main St to 603 Main & Heuer Parkway #7, Noonan	Effective 10-29-07
<u>LOAN PRODUCTION OFFICE</u>		
11-15-07	State Bank & Trust, Fargo, to establish a LPO at 209 Dakota Ave, Wahpeton	Approved by Commissioner 11-19-07
11-27-07	Cornerstone Bank, Enderlin, to establish a LPO at 600 S 2 nd St, Bismarck	Approved by Commissioner 11-27-07
<u>COMMISSIONER NAME WAIVER</u>		
	Vintrust, LLC, San Francisco, CA	Approved 10-31-07

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<u>RELOCATION</u>		
10-3-07	LaMoure Credit Union, LaMoure, to relocate from 115 SE 1 st to 203 7 th St SE, LaMoure	Approved by Commissioner 10-26-07
<u>BRANCH OPENING</u>		
	First Community Credit Union, Jamestown, branch at 1801 45 th St S, Ste L2, Fargo	Opened 11-9-07
<u>MERGER APPLICATION</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to merge Ryder Co-op Credit Union, Ryder, into Town and Country Credit Union, Minot (see <i>related branch application</i>)	Comment period ends 10-3-07. To be acted on by State Credit Union Board 12-7-07.
<u>BRANCH APPLICATION</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to establish a branch at 221 N Main St, Ryder (see <i>related merger application</i>)	Comment period ends 10-3-07. To be acted on by State Credit Union Board 12-7-07.
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to expand its field of membership to include members who live within a 55 mile radius of Ryder	Application withdrawn
11-1-07	Knife River Credit Union, Hazen, to expand its field of membership to include a 75 mile radius of Hazen and a 50 mile radius of Beulah	Comment period ends 12-23-07. To be acted on by State Credit Union Board 12-27-07.

The following is compiled from the Office of the Comptroller of the Currency Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.

Bremer Bank, NA, Fargo, closed branch at 408 Railroad Ave, Leonard	Effective 11-7-07
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USURY

The usury rate for unregulated lenders the month of December 2007 is **9.807%**.

Please provide your email address to Suzette Richardson at srichardson@nd.gov if you would prefer to receive this Bulletin by email.